

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re ELIZER BON VEDAR,

Case No. 10-33795

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 502(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

PENNYMAC HOLDINGS, LLC, BY PENNYMAC  
LOAN SERVICES, LLC ITS SERVICER

PENNYMAC CORP., AS SERVICED BY  
PENNYMAC LOAN SERVICES, LLC ITS  
SERVICER

\_\_\_\_\_  
Name of Transferee

\_\_\_\_\_  
Name of Transferor

Name and Address where notices to transferee  
should be sent:

PennyMac Loan Services, LLC  
6101 Condor Drive  
Suite 310  
Moorpark, CA 93021

Phone: (404) 994-7400  
Last Four Digits of Acct #: 6467

Court Claim # (if known): 1 – 3  
Amount of Claim: \$778,463.26  
Date Claim Filed: August 16, 2013

Phone: (866) 613-5636  
Last Four Digits of Acct. #: 6467

Name and Address where transferee payments  
should be sent (if different from above):

PennyMac Loan Services, LLC  
PO Box 30597  
Los Angeles, CA. 90030-0597

Phone: (404) 994-7400  
Last Four Digits of Acct #: 6467

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Gilbert R. Yabes  
Transferee's Agent

Date: April 7, 2016

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

CERTIFICATE OF SERVICE

I certify that I am over the age of 18 and that on April 8, 2016 a copy of the foregoing **Transfer of Claim** was served by (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) by first class U.S. Mail, with adequate postage prepaid on the following persons or entities at the addresses stated:

The following Parties have been served via email or electronic notice:

David Burchard

Marty K. Courson

The following parties have been served via U.S. Mail:

Elizer Bon Vedar  
125 Longford  
San Francisco, CA 94080-1038

/s/ Cynthia Maillet  
Cynthia Maillet  
Aldridge Pite, LLP  
Fifteen Piedmont Center  
3575 Piedmont Road, N.E., Suite 500  
Atlanta, GA 30305  
Phone: (404) 994-7400



P.O. Box 514387  
Los Angeles, CA 90051-4387

**Notification of Assignment,  
Sale or Transfer of Your  
Mortgage Loan**

March 05, 2013

██████████  
ELIZER VEDAR  
125 LONGFORD DR  
S SAN FRAN CA 94080

Re: Loan Number: ██████████ 6467  
125 LONGFORD DR SOUTH SAN FRANCISCO CA 94080

Dear ELIZER VEDAR:

The purpose of this notice is to inform you that your mortgage loan referenced above was sold to PENNYMAC CORP. ("Creditor") on September 26, 2012. Your loan servicer continues to be PennyMac Loan Services LLC ("PennyMac"); the Creditor does not service your loan. Please note, this letter does not require any action to be taken on your part but is simply a courtesy notification of the assignment, sale or transfer of your mortgage loan. **Below is your servicer's contact information should you have any questions or concerns about your loan.**

The transfer of mortgage loans is a standard part of the mortgage business for many of the nation's mortgage lenders. The transfer of your mortgage loan to the Creditor does not affect any terms or conditions of the Mortgage/Deed of Trust or Note. The transfer of ownership of your mortgage loan has not been publicly recorded.

It is important that you send your monthly loan payments directly to your servicer. Please do not send payments to the Creditor as they may be returned to you, which could result in late charges and your account becoming past due. All correspondence and inquiries concerning your mortgage loan also should be addressed to your servicer. Your mortgage servicer will manage your mortgage on behalf of the Creditor and will work directly with you. Your servicer has authority to act on behalf of the Creditor with regard to the administration of your mortgage loan and respond to any questions about your loan.

**Contact your servicer with any questions you have regarding this notice:**

**Servicer:** PennyMac Loan Services, 6101 Condor Drive Moorpark CA 93021

**Address for sending payments:** P.O. Box 30597 Los Angeles CA 90030

**Toll-free telephone number for inquiries:** (866) 601-3518

**Website:** www.PennyMacUSA.com

**Creditor Information:** PENNYMAC CORP. at 6101 CONDOR DRIVE, SUITE 300 MOORPARK CA 93021, (818) 224-7442.



P.O. Box 514387  
Los Angeles, CA 90051-4387

**Notification of Assignment,  
Sale or Transfer of Your  
Mortgage Loan**

December 28, 2012

██████████  
ELIZER VEDAR  
125 LONGFORD DR  
S SAN FRAN CA 94080

Re: Loan Number: ██████████ 6467  
125 LONGFORD DR SOUTH SAN FRANCISCO CA 94080

Dear ELIZER VEDAR:

The purpose of this notice is to inform you that your mortgage loan referenced above was sold to PennyMac Corp. ("Creditor") on September 26, 2012. Your loan servicer continues to be PennyMac Loan Services LLC ("PennyMac"); the Creditor does not service your loan. Please note, this letter does not require any action to be taken on your part but is simply a courtesy notification of the assignment, sale or transfer of your mortgage loan. **Below is your servicer's contact information should you have any questions or concerns about your loan.**

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**Address for sending payments:** P.O. Box 30597 Los Angeles CA 90030

**Toll-free telephone number for inquiries:** (866) 601-3518

**Website:** www.PennyMacUSA.com

**Creditor Information:** PennyMac Corp. at 6101 Condor Drive Moorpark CA 93021, (818) 224-7442.

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P.O. Box 514387  
Los Angeles CA 90051-4387

Date: October 31, 2012

ELIZER VEDAR  
125 LONGFORD DR  
S SAN FRAN CA 94080

Loan Number: [REDACTED] 6467  
Property Address: 125 LONGFORD DR  
SOUTH SAN FRANCISCO CA 94080

Dear ELIZER VEDAR,

**Your delinquent home loan is now managed by PennyMac.**

This letter serves as an official notification of the transfer of your loan to PennyMac Loan Services, LLC (PennyMac), which is effective October 26, 2012. The transfer of loans is common in the mortgage industry, and does not change the terms of your loan.

**Start sending your payments to PennyMac.**

Our records show that payments on your home loan are now **seriously past due**. Any payments prior to [REDACTED] should be made to [REDACTED]. All payments after June 01, 2010 should be made to PennyMac, using the remittance coupon provided below or by calling us at (866) 545-9070.

**Call PennyMac today on ways to avoid foreclosure.**

You may have already received an official Notice of Intent to Foreclose, but you may still have a short window of time to consider options before foreclosure begins, such as:

- **Repayment or Forbearance Plan:** Allows you to repay your past-due amounts over time.
- **Loan Modification:** Lower your payments and help you keep your home.
- **Short Sale or Deed in Lieu:** Sell your home through a short sale or sign over the property and associated debt through a deed-in-lieu of foreclosure. These options might include cash to help you relocate.

The window of opportunity is short, please call us today.

Sincerely,

PennyMac Loan Services, LLC

**Your  
Home Loan  
Has Been  
Transferred to  
PennyMac**

**You must take  
immediate  
action!**

**Call Toll Free  
1-866-545-9070**

**Phone:**  
Toll Free (866) 545-9070  
*Se Habla Espanol*

**Hours:**  
Mon - Fri: 7am -6pm (PST)  
Sat: 7am -11 am (PST)

**Email:**  
Service@PennyMacUSA.com

**Website:**  
www.PennyMacUSA.com

**Send Payments To:**  
P.O. Box 30597  
Los Angeles, CA 90030-0597



## Quick Start Guide to Managing Your PennyMac Loan

Register Online	Make Your Payments to PennyMac
<p><b>Once your loan is brought current, you can manage your home loan online:</b></p> <ul style="list-style-type: none"> <li>Go to the "My Account" tab on <a href="http://PennyMacUSA.com">PennyMacUSA.com</a> and click on "Register"</li> <li>Enter the requested information, then click "submit" to process your registration</li> <li>Once registered, you can check your account status at your convenience, day or night, seven days a week</li> </ul>	<p><b>There are several ways to make your payment:</b></p> <ul style="list-style-type: none"> <li>By going online at <a href="http://PennyMacUSA.com">PennyMacUSA.com</a></li> <li>Using our automated phone service by calling <b>(866) 545-9070</b></li> <li>Mailing a check payable to PennyMac to: <b>P.O. Box 30597 Los Angeles, CA 90030-0597</b></li> <li>Signing up for Automatic Electronic Payments</li> </ul>
Sign Up for Automatic Electronic Payments	Contact Your Insurance Carrier
<p>An automatic electronic payment, also known as an ACH debit, is an easy, efficient way to make your home loan payments through automatic deductions from your designated bank account.</p> <p>The electronic payment instructions you provided to your former servicer will not transfer. To sign up for this service, fill out the short application in this package.</p>	<p>If you have funds escrowed for taxes and insurance, your escrow balances were transferred to us from your previous lender.</p> <p>However, you must notify your insurance carrier that your loan has transferred to PennyMac and provide the following address for billing purposes:</p> <p style="text-align: center;"><b>PennyMac Loan Services P.O. Box 29247 Phoenix, AZ 85038 Fax: (866) 793-4723</b></p>
<p><b>☎ Questions about the transition? Call us toll-free at (866) 545-9070</b></p>	

We are required to provide the following information under federal law: This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605).

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer. The new servicer must also send you a similar notice no later than 15 days after the effective date. You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA (U.S.C. 2605): During the 60-day period following the effective date of the transfer of loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights whether or not your loan servicing is being transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of the receipt of your request. A "qualified written request" is written correspondence other than notice on a coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. Section 6 of RESPA also provides for damages and costs for individuals or classes or individuals in circumstances where servicers are shown to have violated the requirements of that Section.



## Debt Validation Notice

As the new servicer of your home loan, we are required to communicate the following information. Under the Fair Debt Collection Practices Act ("FDCPA") and certain state laws, PennyMac Loan Services, LLC, as the servicer of your loan, is considered a debt collector, and any information obtained will be used for that purpose. As a result, we are sending you the following FDCPA Notice containing important information about your loan and your rights under applicable federal and state law. Please see the reverse side for additional information.

This letter is to inform you that as of the date of this Notice, the debt you owe is \$684,515.01. Because of interest, late charges, and other amounts that may come due and may be subject to change, the amount due may be greater. Therefore, if you pay the amount shown above to pay off your loan in full, an adjustment may be necessary after we receive your payment, in which event we will inform you or your agent before accepting the payment.

The name of the creditor to whom the debt is owed is PennyMac Corp.. Please note that PennyMac Loan Services, LLC does not own your loan and only services your loan on behalf of your creditor, subject to the requirements and guidelines of your creditor.

Unless you, within thirty (30) days after receipt of this letter, dispute the validity of the debt, or any portion thereof, PennyMac Loan Services, LLC will assume the debt to be valid. If, within this thirty (30) day period, you notify PennyMac Loan Services, LLC in writing at the address below that you dispute the debt, or any portion thereof, we will obtain and mail to you verification of the debt. Furthermore, upon your written request within the thirty (30) day period, PennyMac Loan Services, LLC will provide the name and address of the original creditor if it is different from the current creditor.

PennyMac Loan Services, LLC  
Loan Administration  
P.O.Box 514387  
Los Angeles, CA 90051-4387

If you have additional questions please call our Customer Service Department at (866) 545-9070. Our office hours are 7:00 AM to 6:00 PM PST, Monday through Friday, 8:00 AM to 11:00 AM, Saturday PST.

*This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose.*



### State-Specific Legal Notices

The following states require that disclosures be given to residents of those states in certain circumstances. You may also have rights in those or other states not specifically mentioned below. Note that if you are delinquent on your payments, any information that you provide us or that we collect will be used for debt collection purposes.

If you are a **CALIFORNIA** Resident: AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS. BUT, WE WILL NOT SUBMIT A NEGATIVE CREDIT REPORT TO A CREDIT REPORTING AGENCY ABOUT THIS OBLIGATION UNTIL THE EXPIRATION OF ANY TIME PERIOD DESCRIBED. THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8AM OR AFTER 9PM. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGEMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

If you are a **COLORADO** Resident: A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coloradoattorneygeneral.gov/ca](http://www.coloradoattorneygeneral.gov/ca). PENNYMAC'S COLORADO OFFICE LOCATION: 717 SEVENTEENTH STREET, SUITE 2300, DENVER, CO 80202, (866) 436-4766.

If you are a **MAINE** Resident: PENNYMAC OPERATING HOURS ARE 7:00 A.M. UNTIL 6:00 P.M. PACIFIC TIME MONDAY THROUGH FRIDAY AND 7:00 AM UNTIL 11:00 AM PACIFIC TIME SATURDAY. YOU MAY CONTACT OUR OFFICE DURING BUSINESS HOURS BY CALLING (866) 545-9070.

If you are a **MINNESOTA** Resident: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

If you are a **NEW YORK** Resident: THIS COLLECTION AGENCY IS LICENSED BY THE CITY OF NEW YORK, LICENSE NUMBER 1294096. THIS COLLECTION AGENCY IS ALSO LICENSED BY THE CITY OF BUFFALO, LICENSE NUMBER 551910.

If you are a **TEXAS** Resident: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

If you are a **UTAH** Resident: AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS. BUT, WE WILL NOT SUBMIT A NEGATIVE CREDIT REPORT TO A CREDIT REPORTING AGENCY ABOUT THIS OBLIGATION UNTIL THE EXPIRATION OF ANY TIME PERIOD DESCRIBED.

### Notice to PennyMac Customers Currently in Foreclosure

1. If your home is currently in foreclosure and you wish to apply for the federal government's loan modification program (HAMP), you must contact us at least 7 days prior to foreclosure sale.
2. All HAMP applications received less than 1 month from a scheduled foreclosure date must contain all required documentation in order to be considered for a modification (HAMP), or a foreclosure alternative (HAFA) program. If you are not able to provide all required documentation, you must include a written explanation for all missing documentation.

### Licensing Information



Equal Housing Lender. © 2008-2012 PennyMac Loan Services, LLC, 6101 Condor Drive, Moorpark, CA 93021, 818-224-7442.

Trade/service marks are the property of PennyMac Loan Services, LLC, and /or its subsidiaries. NMLS ID #35953.

Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Illinois Residential Mortgage Licensee #MB.6760595. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the Mississippi Department of Banking and Consumer Finance. Licensed by the New Hampshire banking department. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Virginia State Corporation Commission, #MC-5311. Washington Consumer Loan License #CL-35953. For a complete listing of state licenses, please visit our website at <http://www.pennymacusa.com/licenses.php>. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved.

WELCO MEACQDLQ2 w/ DebtValidation





## Privacy Notice

### Your Privacy is Important

6467

The main goal of PennyMac\* is to help you maintain and protect the ownership in your home. This notice explains how we protect and use your personal information in a safe, secure and responsible manner. What you need to know in brief:

- **We do not sell customer information to third parties.**
- **We offer you products or services at a lower cost or with greater convenience by sharing limited information within PennyMac and with carefully selected business partners.**
- **We do not share customer information with affiliates except to provide existing services to you.**

#### How We Obtain and Use Information

To service and manage your loan, comply with government regulations, improve our products and services, and better understand your financial situation and needs, we collect and maintain customer and former customer data. We collect information:

- you provide us on applications, other forms, or verbally over the phone (such as your Social Security, account and phone numbers, assets, income and employment history);
- about your transactions with us (such as your loan balance, payment history and other account information);
- about your credit history from a credit reporting agency and
- About you or your property from business partners and service providers (such as a property appraisal or purchase contracts).

We only disclose this data to third parties that assist us in providing vital services to you (such as credit reporting agencies, regulators, data processing providers, loan investors, and monthly statement vendors). These service providers are contractually bound to keep the information confidential and not use it for any other purpose.

#### Your Options Under This Notice

You may limit how we share your personal information. This is called a right to "opt out". You have two options to consider:

1. Continue receiving product and services offers without taking any action
2. Opt out of information sharing. If you want to opt out, please call us toll-free at (866) 545-9070. Please have your account and billing information available when you call.

If you opt out we will continue to share non-public personal information with our service providers (such as monthly statement vendors), and with third parties as required or permitted by law (such as credit reporting agencies).

**Notice to CA Residents:** We will provide a separate short form notice describing the rights of California residents to opt out under California law, including rights to opt-out of affiliate sharing. We will only share non-public personal information as required or permitted by law.

**Notice to ND Residents:** We will only share information with our service providers and with third parties as required or permitted by law. We may also disclose your non-public personal information with your written consent.

**Notice to VT Residents:** We will not share non-public personal information with anyone except our service providers and third parties as required or permitted by law. We will share transaction and experience information (such as your loan balance and payment history) within the PennyMac family of companies.

#### How We Protect Your Information

We strive to safeguard your data. We do this by:

- setting policies and procedures for carefully handling your information;
- limiting employee access to sensitive information;
- protecting against unauthorized access to customer data using data encryption, authentication, and virus detection technology;
- requiring service providers who do business with us to comply with privacy laws;
- auditing company security practices;
- conducting background checks on all employees and providing privacy guidelines after hiring.

\* This privacy notice applies to PennyMac Loan Services, LLC; PennyMac Capital Management, LLC; PNMAC Mortgage Opportunity Fund Investors, LLC; Private National Mortgage Acceptance Company, LLC; and PNMAC Mortgage Co., LLC.

Questions about your privacy?

☎ Call us at (866) 545-9070 or  
✉ Email us at [Service@PennyMacUSA.com](mailto:Service@PennyMacUSA.com)

**Effective Date: September 5, 2008**



## Automated Clearing House (ACH) Program Application

Thank you for expressing interest in PennyMac's Automatic Clearing House debit (ACH) program. ACH is a convenient, economical and efficient way for you to make your monthly mortgage payment. Please follow the steps within this application to start the automatic withdrawal of your payment.

### 1 Complete and sign the application

Loan Number XXXXXXXXXX 6467

Name \_\_\_\_\_

Property Address \_\_\_\_\_  
\_\_\_\_\_

Debit your account up to 15 delay days after your due date.

Debit my account \_\_\_\_\_ after my due date.

Bank Name \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

See sample  
check below  
for locations  
of these  
numbers

Account Type ☐ Checking ☐ Savings

(optional) I would like an additional \$ \_\_\_\_\_ debited each month and applied to my principal balance.

By submitting this application you authorize PennyMac Loan Services, LLC to debit the account specified above for the amount of your scheduled monthly mortgage payment due. In the event that your monthly payment increases due to increases in your escrow or interest rate (if applicable), you authorize us to increase the withdrawal amount by that amount.

Signature(s) \_\_\_\_\_

*All bank account holders  
must sign this application*

### 2 Attach a voided check or savings account deposit slip from your bank

Staple Voided  
Check HERE

<b>YOUR NAME</b> Your Address Your City, State Zip		<b>3456</b>
Pay to the Order of _____	\$ _____	
_____ Dollars		
<b>YOUR BANK</b> Bank City, State Zip		
For _____		
1 2 3 4 5 6 7 8 9 1 2 3 4 5 6 7 8 9 0 11 3 4 5 6		

Bank Routing Number is 9 digits  
and is between these symbols 1 2

Your account number is 10 or more  
digits and ends with this symbol 11

### 3 Send us this completed form



Fax Toll Free (866) 577-7205

Mail to PennyMac Loan Services, ACH Signup, P.O. Box 514387, Los Angeles, CA 90051-4387

You will receive a confirmation letter of successful enrollment in the ACH program. The confirmation will identify the date of your first scheduled ACH draft payment. If your loan is not current at the time this application is received, we will not be able to process this application until such time that your loan is brought current.



## **AUTOMATED CLEARING HOUSE (ACH) PROGRAM**

### **Frequently Asked Questions**

#### **How does the program work?**

Once you sign up with ACH, we will automatically deduct your mortgage payment from your designated checking or savings account each month. We will send notification to your bank to transfer the exact amount of your mortgage payment on your draft date, from your checking or savings account to us. A record of the transaction will be included each month on your bank statement and your monthly billing statement from us.

#### **Why should I sign up for ACH debit?**

Convenience, security, and peace of mind. You no longer have to write a check each month for your mortgage payment – no checks, no stamps, no envelopes, and no trips to the mail box. You'll also have peace of mind knowing that your monthly mortgage payment was made automatically, on time, and through a secure method.

#### **Does ACH cost anything?**

There is no charge to setup or use our ACH service.

#### **Can I still make additional principal payments or escrow deposits?**

Yes! If you want to make additional payments, either designate on the application the amount of the principal payment to be withdrawn in addition to your monthly payment, or simply mail a check for the desired amount the first week of the month. Additional escrow can be mailed anytime. Please include your mortgage account number and the words "additional principal" or "escrow deposit" on the face of your check.

#### **How can I begin this convenient service?**

It's very simple. Just fill out the application and mail or fax it to us. Please enclose a voided blank check or savings account deposit slip with the authorization agreement. Write "void" across the face of your check or a savings deposit slip from a current savings account. The authorization agreement and your voided check or deposit slip will give us the accurate information we need to begin your ACH service. We will notify you in writing which month's payment will begin your ACH service. Please continue to make your normal mortgage payments until you receive a confirmation letter from PennyMac.

#### **Can I cancel the ACH service?**

The ACH service may be canceled at any time by sending us a written notice at least 15 days prior to your next due date. Alternatively, you may cancel the ACH service by calling (866) 545-9070 and speaking to a Loan Specialist at least 3 business days prior to your scheduled payment date.

#### **What happens if I change my bank?**

If you move your checking or savings account from your current bank to another one, you need to complete a new authorization agreement and mail it to us along with a voided blank check or savings account deposit slip at least 15 days before your scheduled draft date. You can request an additional form by calling our Customer Service Department at (866) 545-9070 or by downloading the form at [PennyMacUSA.com/forms](http://PennyMacUSA.com/forms). Please allow 2 to 3 weeks for the change to take place. We will notify you when the ACH service will begin on your new account.

#### **What happens if I file for bankruptcy?**

Upon PennyMac receiving notice that you or your account are subject to pending bankruptcy proceedings, or that you have received a discharge in bankruptcy, your ACH service will immediately be canceled due to the automatic stay or discharge injunction imposed by federal bankruptcy law. We will notify you in writing of such cancellation. However, if your account is paid current at the time PennyMac receives notice of the bankruptcy proceedings or discharge, you can reapply for the ACH program. A new application is necessary to ensure you consent in writing to the automatic deductions from your bank account while under protection of federal bankruptcy law. If at the time you receive this application you or your account are subject to active bankruptcy proceedings or previously have received a discharge, this application is provided for informational purposes only and is not an attempt to collect a debt against you personally.

#### **Do you have any more questions?**

If you have any questions, please call us toll free at (866) 545-9070. One of our Loan Specialists will be happy to answer your questions or provide you with more information.